

In re:
Rafael Colon
Debtor

Case No. 25-12223-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 25, 2025

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2025:

Recip ID	Recipient Name and Address
db	Rafael Colon, 7022 Algard St, Philadelphia, PA 19135-1702
15014943	CCO Mortgage Corp., Attn: Bankruptcy, 1 Citizens Plz, Providence, RI 02903-1344
15014946	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, St Louis, MO 63179-0040
15014948	Citizens Bank NA, Attn: Bankruptcy One Citizens Plaza, Providence, RI 02903
15014962	+ McCabe, Weisberg & Conway, 1420 Walnut St Ste 1501, Philadelphia, PA 19102-4015
15014966	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
15014981	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 26 2025 00:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 26 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 26 2025 00:11:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy, Bldg 4, Fishers, IN 46037-7939
15014944	Email/Text: BKPT@cfna.com	Jul 26 2025 00:11:00	CFNA, Attn: Bankruptcy, BK?11/Customer Service PO Box 81315, Cleveland, OH 44181-0315
15014949	Email/Text: megan.harper@phila.gov	Jul 26 2025 00:11:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
15014939	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 26 2025 00:28:45	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15014940	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 26 2025 00:30:19	Capital One NA, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15014941	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 26 2025 00:29:49	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15014942	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 26 2025 00:29:08	Cbusasears, Po Box 6217, Sioux Falls, SD 57117-6217
15014945	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 26 2025 00:11:00	Cit Bank Na/loancare, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15014947	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 26 2025 00:29:55	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
15014950	Email/Text: bankruptcy@philapark.org	Jul 26 2025 00:11:00	City of Philadelphia, Parking Violation Branch,

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			PO Box 41819, Philadelphia, PA 19101-1819
15014951	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2025 00:11:00	Comenity Bank/Kingsize, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
15014952	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2025 00:11:00	Comenity Bank/Roaman's, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15014953	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2025 00:11:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15014954	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2025 00:11:00	Comenity/onestop, ATTN: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
15014956	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2025 00:11:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
15014955	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2025 00:11:00	Comenitycapital/bjsslb, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15014961	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 26 2025 00:46:56	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
15017568	+ Email/Text: EBN@brockandscott.com	Jul 26 2025 00:11:00	Freedom Mortgage Corporation, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
15014957	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 26 2025 00:11:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15017569	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 26 2025 00:11:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy, Bldg 4, Fishers, Indiana 46037-7939
15014958	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 26 2025 00:11:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
15014959	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 26 2025 00:11:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15014960	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 26 2025 00:29:42	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
15014963	Email/Text: fesbank@attorneygeneral.gov	Jul 26 2025 00:11:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
15014968	Email/Text: Bankruptcy.Notices@pnc.com	Jul 26 2025 00:11:00	PNC Financial Services, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
15014964	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 26 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
15014965	^ MEBN	Jul 26 2025 00:00:15	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
15014967	Email/Text: bankruptcy@philapark.org	Jul 26 2025 00:11:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
15014969	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:29:14	SYNCB/Home Design, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15014970	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:29:42	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15014971	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:28:46	Syncb/Rooms To Go, Attn: Bankruptcy, PO Box 965065, Orlando, FL 32896-5060
15014972	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:28:46	Syncb/walm, Po Box 71746, Philadelphia, PA 19176-1746
15014973	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:29:14	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259

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15014974	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:29:45	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15014975	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:47:07	Synchrony Bank/Care Credit, Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15014976	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:30:25	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15014977	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:29:58	Synchrony Bank/Lowes, Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15014978	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:29:48	Synchrony Bank/Old Navy, Attn: Bankruptcy, PO Box 965065, Orlando, FL 32896-5065
15014979	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2025 00:47:46	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
15014980	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 26 2025 00:11:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor Citizens Bank N.A. nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Rafael Colon help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
RYAN PETER SRNIK	on behalf of Creditor Freedom Mortgage Corporation ryan.srnk@brockandscott.com wbecf@brockandscott.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Form *OL241* (3/23)


IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Rafael Colon)	Case No. 25-12223-djb
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER

AND NOW, it is ORDERED that since the debtor(s) have failed to timely file the documents required by the order dated 07/07/2025, this case is hereby DISMISSED.

Date: July 25, 2025



Derek J Baker
Judge, United States Bankruptcy Court

Missing Documents:
Means Test Calculation 122C2
Plan
Schedules A/B
Schedules C
Schedules D
Schedules E/F
Schedules G
Schedules H
Schedules I
Schedules J
Statement of Attorney Compensation
Statement of Current Monthly Income (122C1)
Statement of Financial Affairs
Summary of Assets and Liabilities